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Filed 03/02/15 Entered 03/02/15 14:26:24 Desc Main Document Page 1 of 43 United States Bankruptcy Court Northern District of Illinois Case 15-80564 Doc 1 Filed 03/02/15

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petition in bankruptcy; thereof;

March 2, 2015

/s/ Brent A. Wagner

Date

Brent A. Wagner 6292056 Dennis Hewitt 1124 Lincoln Highway Rochelle, IL 61068-1517

brent.a.wagner@gmail.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Form B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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Desc Main

Document Page 4 of 43 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Hoffer, Eileen I.		Chapter 7
·	Dahtar(a)	•

CERTIFICATION OF NOTICE UNDER § 342(b) OF TH	E TO CONSUMER DEBT E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Prep	oarer
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that	I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petitic the So princ the ba	I Security number (If the bankruptcy on preparer is not an individual, state ocial Security number of the officer, ipal, responsible person, or partner of ankruptcy petition preparer.)
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.		
Certificate of	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by	§ 342(b) of the Bankruptcy Code.
Hoffer, Eileen I.	X /s/ Eileen I. Hoffer	3/02/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	XSignature of Joint Debtor	(if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois					Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Mic Hoffer, Eileen I.	ddle):	lle): Name of Join			or (Spou	ıse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears					e Joint Debtor in trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 9301	I.D. (ITIN) /Co	omplete EIN	Last four d	-		or Individual-T	axpayer I.I	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State 615 Lincoln Highway, Apt. 308 Rochelle, IL	& Zip Code):		Street Add	ress of Jo	int Debt	tor (No. & Stree	et, City, Sta	te & Zip Code):
Nochelie, IL	ZIPCODE 6	1068						ZIPCODE
County of Residence or of the Principal Place of Bu Ogle	siness:		County of	Residence	e or of th	ne Principal Plac	ce of Busin	iess:
Mailing Address of Debtor (if different from street 615 Lincoln Highway, Apt. 308 Rochelle, IL	address)		Mailing Ad	ddress of	Joint De	ebtor (if differen	t from stre	et address):
•	ZIPCODE 6	1068						ZIPCODE
Location of Principal Assets of Business Debtor (if	different from	street address	above):					
							:	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	Single U.S.C. Railroa Stockb Comm Clearin Other Debtor Title 20 Interna to individuals tt's to pay fee 1 Form 3A.	Check of Care Busines Asset Real E: § 101(51B) ad roker odity Broker ag Bank Tax-Exer (Check box, is a tax-exen 6 of the Unite 1 Revenue Co Check of Debto Check if Debtor than \$2	npt Entity if applicable.) npt organization d States Code (tide). ne box: r is a small busin r is not a small busin	under he ness debto pusiness d ontingent lic subject to	Chaper as defebtor as	the Petition apter 7 apter 9 apter 11 apter 12 apter 13 apter 13 apter 13 apter 14 apter 15 apter 17 apter 18 apter 19 apter 19 apter 19 apter 19 apter 19 apter 10 apter 10 apter 11 apter 12 apter 13 apter 13 apter 13 apter 14 apter 14 apter 14 apter 15 apter 15 apter 15 apter 16 apter 17 a	n is Filed (Chap Recc Main Chap Recc Non: Nature of (Check one y consume: 1 U.S.C. ed by an y for a r house-	box.) r Debts are primarily business debts. 1D). 1(51D). o insiders or affiliates) are less
only). Must attach signed application for the cour consideration. See Official Form 3B.		A plai	n is being filed w	rith this point were so	olicited p	prepetition from	one or mo	re classes of creditors, in
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	vill be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
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Case 15-80564 Doc 1 Filed 03/02/15 B1 (Official Form 1) (04/13) Document	Entered 03/02/15 14:2 Page 6 of 43	26:24 Desc Main Page 2		
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Hoffer, Eileen I.			
All Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petit that I have informed the petitioner that [he or she] may prochapter 7, 11, 12, or 13 of title 11, United States Code explained the relief available under each such chapter. I furthat I delivered to the debtor the notice required by 11 U.S.C.				
	X /s/ Brent A. Wagner	3/02/15		
	Signature of Attorney for Debtor(s)	Date		
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Date

Case 15-80564 Doc 1 Filed 03/02/15 B1 (Official Form 1) (04/13) Document	Entered 03/02/15 14:26:24 Desc Main Page 7 of 43 Page 3						
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Hoffer, Eileen I.						
Signatures							
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative						
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Eileen I. Hoffer Signature of Debtor Eileen I. Hoffer Telephone Number (If not represented by attorney) March 2, 2015	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date						
Date Signature of Attorney*	Signature of Nov. Attornov Potition Proposes						
Signature of Attorney*	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition						
X /s/ Brent A. Wagner Signature of Attorney for Debtor(s)	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document						
Brent A. Wagner 6292056 Dennis Hewitt 1124 Lincoln Highway Rochelle, IL 61068-1517 brent.a.wagner@gmail.com	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer						
Marab 0 0045	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)						
March 2, 2015 Date							
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address						
Signature of Debtor (Corporation/Partnership)							
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature						
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.						
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:						
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.						
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.						

 $\begin{array}{ccc} \text{Case 15-80564} & \text{Doc 1} & \text{Fil} \\ \text{B1D (Official Form 1, Exhibit D) (12/09)} \end{array}$

Filed 03/02/15	Entered 03/02/15 14:26:24	Desc Main
Document United States Ba	Page 8 of 43 inkruptcy Court	
Northern Dist		

IN RE:	Case No
Hoffer, Eileen I.	Chapter 7
Debtor(s)	
	R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot art can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as dire	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agent the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
	oproved agency but was unable to obtain the services during the seven at circumstances merit a temporary waiver of the credit counseling agent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. F case. Any extension of the 30-day deadline can be granted only	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy ailure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	ase of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect to fi	<u>*</u>
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physicall participate in a credit counseling briefing in person, by tele Active military duty in a military combat zone. 	y impaired to the extent of being unable, after reasonable effort, to phone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has ded does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	ed above is true and correct.
Signature of Debtor: /s/ Eileen I. Hoffer	

Date: March 2, 2015

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Document Page 9 of 43 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Hoffer, Eileen I.		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 651.73		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 11,095.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,331.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 1,323.10
	TOTAL	17	\$ 651.73	\$ 11,095.69	

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Northern D	lictri	ct of	Illin	nnic	

IN RE:		Case No
Hoffer, Eileen I.		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,331.00
Average Expenses (from Schedule J, Line 22)	\$ 1,323.10
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 1,331.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 11,095.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 11,095.69

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(If known)

IN RE Hoffer, Eileen I.

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Debtor(s)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

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(If known)

IN RE Hoffer, Eileen I.

Debtor(s)

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

					ı
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Tri-County Area Federal Credit Unon		1.73
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Living room furniture, hospital bed		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothing & shoes		150.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
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_ Case No. _

IN RE Hoffer, Eileen I.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

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Debtor(s)

_ Case No. __ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X		Н	
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IN RE Hoffer, Eileen I.

Debtor(s)

Case No. ______(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Tri-County Area Federal Credit Unon	735 ILCS 5 §12-1001(b)	1.73	1.73
Living room furniture, hospital bed	735 ILCS 5 §12-1001(b)	500.00	
Clothing & shoes	735 ILCS 5 §12-1001(a)	150.00	150.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Hoffer, Eileen I.

Debtor(s)

Doc 1

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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							Summary of Schedules.)	also on Statistical Summary of Certain Liabilities and Related

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IN RE Hoffer, Eileen I. Case No.

Debtor(s) (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

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IN RE Hoffer, Eileen I.

Debtor(s)

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXX91-04			Balance owed on account			T	
Amori-Mark P. O. Box 2845 Monroe, WI 53566-8045							1,002.83
ACCOUNT NO. XXXXX5491	T		Balance owed on account			T	
Bottom Line Books P. O. Box 361014 Des Moines, IA 50336-0114	-						32.63
ACCOUNT NO. XXXXXXXXXXXXXXX4159			Balance owed on account		7	\top	02.00
Bottom Line Personal P. O. Box 422295 Palm Coast, FL 32142-2295	-						39.00
ACCOUNT NO. XXXXXXXXXXXXXX	†		Balance owed on account		_	\forall	33.03
Comenty Haband P. O. Box 659707 San Antonio, TX 78215-9707							716.20
2				Subt			4 700 00
2 continuation sheets attached			(Total of th	-	age 'ota	` 	1,790.66
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	also	o or	n	
			Summary of Certain Liabilities and Related				\$

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IN RE Hoffer, Eileen I.

Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Persona loan			Ħ	
Dolores Bowman 815 Hidden Forest Drive Collegeville, PA 19426							3,130.00
ACCOUNT NO. XXXXXXXXXXXX7894			Balance owed on account			Ħ	
First Premier Bank P.O. Box 5529 Sioux Falls, SD 57117-5529							893.10
ACCOUNT NO. XXXXXXXXX6630			Balance owed on account			\dashv	093.10
Ginny's Housewares 1112 7th Avenue Monroe, WI 53566-1364							1,354.27
ACCOUNT NO. XXXXXXXXXXX4942			Balance owed on account				
Gold Violin P. O. Box 659707 San Antonio, TX 78265-9707							
ACCOUNT NO. XXXXXX5608	-		Personal laon			\dashv	390.80
Heights Finance 122 May Mart Drive Rochelle, IL 61068			i ersonariaon				4 264 00
ACCOUNT NO. XXXXXXXX53-07			Balance owed on account			\dashv	1,261.00
Miles Kimball P. O. Box 2860 Monroe, WI 53566-8060							138.29
ACCOUNT NO. XXXXXXXXX6290			Balance owed on account			\dashv	100.20
Montgomery Ward P. O. Box 2827 Monroe, WI 53566-8027							
				L		Ц	356.59
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Tota	e) al	\$ 7,524.05
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	ıl	\$

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IN RE Hoffer, Eileen I.

Debtor(s)

Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXX91-A4			Balance owed on account				
Shop Now Pay Plan P. O. Box 2852 Monroe, WI 53566-8052							79.19
ACCOUNT NO. XXXXXXXXX684A	-		Balance owed on account				79.19
The Swiss Colony P. O. Box 2814 Monroe, WI 53566-8014			Balance owed on account				4-44-
ACCOUNT NO.							1,701.79
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of th		age)	\$ 1,780.98
			(Use only on last page of the completed Schedule F. Repor		Γota o o		

the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

11,095.69

RGC (Official CASE) 15,780564	Doc 1	Filed 03/02/15	Entered 03/02/15 14:26:24	Desc Main	
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IN RE Hoffer, Eileen I.			Case No.		

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Hoffer, Eileen I.

Debtor(s)

Case No. _____(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

<u>• </u>	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:				
Debtor 1 Eileen I. Hoffer					
First Name Debtor 2	Middle Name	Last Name			
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern District of Illinois				
Case number(If known)				Check if t	
					nended filing plement showing post-petition
				•	er 13 income as of the following date:
Official Form 6I				MM / [DD / YYYY
Schedule I: You	ur Income				12/13
supplying correct information. If y	ou are married and not fi use is not filing with you, e top of any additional pa	ling jointly, and you	ur spous ormation	se is living with your spo	or 2), both are equally responsible for you, include information about your spouse ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment		Dobtor 4			Debter 2 or non filing energy
information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with	Employment status	□ ,Employed			■ Employed
information about additional employers.	Employment status	Mot employ	ed		☐ Not employed
Include part-time, seasonal, or self-employed work.					
Occupation may Include student or homemaker, if it applies.	Occupation				
	Employer's name				
	Employer's address				
		Number Street			Number Street
		City	State	ZIP Code	City State ZIP Code
	How long employed the	•	State	ZIF Code	City State ZIF Code
	now rong employed an				
Part 2: Give Details Abou	t Monthly Income				
Estimate monthly income as o	f the date you file this for	m. If you have noth	ing to rep	ort for any line, w	rite \$0 in the space. Include your non-filing
spouse unless you are separated	d.	-		-	
If you or your non-filing spouse h below. If you need more space, a			omation i	or an employers	for that person on the lines
				For Debtor 1	For Debtor 2 or
a List monthly gross wages as	lant and sammissians (h	oforo all payroll			non-filing spouse
List monthly gross wages, sa deductions). If not paid monthly			2.	\$0.00	\$
3. Estimate and list monthly over	ertime pay.		3. +9	\$0.00	+ \$
4. Calculate gross income. Add	line 2 + line 3.		4.	\$0.00	\$

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Document

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Eileen I. Hoffer
First Name Middle N Last Name For Debtor 1 For Debtor 2 or non-filing spouse 0.00 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans 0.00 5d. 5e. Insurance 5e. 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 0.00 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 settlement, and property settlement. 8c. 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 1,315.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 16.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: **Food Stamps** 8g. 8g. Pension or retirement income 0.00 8h. Other monthly income. Specify: _ 8h. 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 1,331.00 10. Calculate monthly income. Add line 7 + line 9. <u>1,331.00</u> 1,331.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$ 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 1,331.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? \Box No. Yes. Explain:

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Fill in this information to identify your case:		
Debtor 1 _ Eileen I. Hoffer	Check if this is:	
First Name Middle Name Last Name Debtor 2	_	
(Spouse, if filing) First Name Middle Name Last Name	An amended filingA supplement showing pos	t-netition chanter 13
United States Bankruptcy Court for the: Northern District of Illinois	expenses as of the following	
Case number(ff known)	MM / DD / YYYY	
(II NIOWI)	☐ A separate filing for Debtor	
Official Form 6J	maintains a separate house	ehold
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are filing together, bot information. If more space is needed, attach another sheet to this form. On the top of a (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
✓ No. Go to line 2.✓ Yes. Does Debtor 2 live in a separate household?		
□ No□ Yes. Debtor 2 must file a separate Schedule J.		
2. Do you have dependents?	:	
Do not list Debtor 1 and Debtor 2. Dependent's rel Dependent's rel Debtor 1 or Debtor 1 or Debtor 2.		Does dependent live with you?
Do not state the dependents'		□ No □ Yes
names.		□ No
		☐ Yes
		□ No
		Yes
		U No □ Yes
		□ No
		Yes
3. Do your expenses include expenses of people other than yourself and your dependents?		
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you are using this follows:	rm as a sunnlement in a Chanter 13	case to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule</i> applicable date.		•
Include expenses paid for with non-cash government assistance if you know the value		
such assistance and have included it on Schedule I: Your Income (Official Form 6I.)	Your exp	enses ————
 The rental or home ownership expenses for your residence. Include first mortgage pany rent for the ground or lot. 	payments and \$27	'8.00
If not included in line 4:		
4a. Real estate taxes	*	0.00
4b. Property, homeowner's, or renter's insurance	· ·	0.00
4c. Home maintenance, repair, and upkeep expenses		0.00
4d. Homeowner's association or condominium dues	4d. \$ C	0.00

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Debtor 1

Eileen I. Hoffer
First Name Middle Name

Last Name

Case number (if known)_

		You	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	49.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	55.90
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	350.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	50.00
10. Personal care products and services	10.	\$	60.00
11. Medical and dental expenses	11.	\$	0.00
12. Transportation. Include gas, maintenance, bus or train fare.Do not include car payments.	12.	\$	40.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable contributions and religious donations	14.	\$	25.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		Ψ	20,00
15a. Life insurance	15a.	\$	137.55
15b. Health insurance	15b.	\$	261.50
15c. Vehicle insurance	15c.	\$	0.00
15d. Other insurance. Specify: Part B Medicare	15d.	\$	16.15
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	Ψ	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	ome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor '	1 Eileen I. First Name	Middle Name	Last Name	Case number (if kn	own)			
21. Ot	her . Specify:				21.	+\$	0.00	_
	ur monthly expe	nses. Add lines 4 onthly expenses.	through 21.		22.	\$	1,323.10	-
23. Cal	culate your mont	thly net income.						
23a.	Copy line 12 (y	our combined mo	nthly income) from Schedule I.		23a.	\$	1,331.00	_
23b.	Copy your mor	nthly expenses from	m line 22 above.		23b.	-\$	1,323.10	_
23c.	•	nonthly expenses our <i>monthly net ind</i>	from your monthly income. come.		23c.	\$	7.90	_
For moi	example, do you tgage payment to	expect to finish pa	se in your expenses within the your grown of the year see because of a modification to the	ar or do you expect your				
· •	Yes. None							

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(If known)

IN RE Hoffer, Eileen I.

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are

Date: March 2, 2015	Signature: /s/ Eileen I. Hoffer Eileen I. Hoffer
Data	
Date:	Signature: (Joint Debtor, if an
	[If joint case, both spouses must sign
DECLARATION AND S	GNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	nat: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h elines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable begiven the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting that section.
Printed or Typed Name and Title, if any,	f Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)
	s not an individual, state the name, title (if any), address, and social security number of the officer, principa
Address	
Signature of Bankruptcy Petition Prepare	Date
Names and Social Security numbers is not an individual:	f all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepare
If more than one person prepared th	s document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	are to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of 10; 18 U.S.C. § 156.
DECLARATION UN	DER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or
	ed as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and sheets (total shown on summary page plus 1), and that they are true and correct to the best of m
Date:	Signature:
	(Print or type name of individual signing on behalf of debto

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

 $_{B7 \text{ (Official Form?)}}$ Case 15-80564 Filed 03/02/15 Entered 03/02/15 14:26:24 Doc 1 Desc Main Document Page 29 of 43 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No.
Hoffer, Eileen I.	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

15,492.00 2013: Social Security 15,492.00 2014: Social Security 1,315.00 2015: Social Security YTD 180.00 2013: Food Stamps 180.00 2014: Food Stamps

16.00 2015: Food Stamps YTD

3. Payments to creditors Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Hewitt & Wagner** 1124 Lincoln Highway Rochelle, IL 61068-0000

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1.000.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

PAYOR IF OTHER THAN DEBTOR

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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		Document	Page 32 of 43	
			. a.g. c_ cc	

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 2, 2015	Signature /s/ Eileen I. Hoffer	
	of Debtor	Eileen I. Hoffer
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B8 (Official Form 8) (12/08)

IN RE:

Hoffer, Eileen I.

Case 15-80564 Doc 1

Debtor(s)

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Document Page 33 of 43 United States Bankruptcy Court

Northern District of Illinois

	estate. Attach additional pag
	Property No. 1
	Creditor's Name:
	Property will be (check one Surrendered Retain
993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only	If retaining the property, I i Redeem the property Reaffirm the debt Other. Explain
	Property is (check one): Claimed as exempt
	Property No. 2 (if necessary
	Creditor's Name:
	Property will be (check one Surrendered Retain
	If retaining the property, I i Redeem the property Reaffirm the debt Other. Explain
	Property is (check one): Claimed as exempt
<u>0</u>	PART B – Personal property additional pages if necessary
	Property No. 1

Case No.	
Chapter 7	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the ges if necessary.)

Troperty root r			
Creditor's Name:		Describe Property Secur	ring Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at a Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as e	xempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Secur	ing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at a Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as e	xempt		
PART B – Personal property subject to unexpire dditional pages if necessary.)	ed leases. (All three co	olumns of Part B must be co	mpleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name: Describe Leased		Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)			
Lessor's Name: Describe Leased		Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
continuation sheets attached (if any)			

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: _	March 2, 2015	/s/ Eileen I. Hoffer	
		Signature of Debtor	

Signature of Joint Debtor

Case 15-80564 Doc 1 Filed 03/02/15 Entered 03/02/15 14:26:24 Desc Main Document Page 34 of 43 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Hoffer, Eileen I.		Chapter 7
	Debtor(s)	• -
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors13
The above-named Debtor(s) h	nereby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: March 2, 2015	/s/ Eileen I. Hoffer	
	Debtor	
	Joint Debtor	

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Hoffer, Eileen I. 615 Lincoln Highway, Apt. 308 Rochelle, IL 61068

Document Heights Finance Rochelle, IL 61068

122 May Mart Drive

Dennis Hewitt 1124 Lincoln Highway Rochelle, IL 61068-1517 Miles Kimball P. O. Box 2860 Monroe, WI 53566-8060

Amori-Mark P. O. Box 2845 Monroe, WI 53566-8045 **Montgomery Ward** P. O. Box 2827 Monroe, WI 53566-8027

Bottom Line Books P. O. Box 361014 Des Moines, IA 50336-0114 **Shop Now Pay Plan** P. O. Box 2852 Monroe, WI 53566-8052

Bottom Line Personal P. O. Box 422295 Palm Coast, FL 32142-2295 The Swiss Colony P. O. Box 2814 Monroe, WI 53566-8014

Comenty Haband P. O. Box 659707 San Antonio, TX 78215-9707

Dolores Bowman 815 Hidden Forest Drive Collegeville, PA 19426

First Premier Bank P.O. Box 5529 Sioux Falls, SD 57117-5529

Ginny's Housewares 1112 7th Avenue Monroe, WI 53566-1364

Gold Violin P. O. Box 659707 San Antonio, TX 78265-9707 Case 15-80564 Doc 1 Filed 03/02/15 Entered 03/02/15 14:26:24 Desc Main Document Page 36 of 43

ATTORNEY & CLIENT CHAPTER T BANKRUPTCY FEE AGREEMENT

Client has engaged the services of Hewitt Law Office for the purpose of filing a Petition under Chapter ______ of the Bankruptcy Code, under the following terms:

THE CLIENT AGREES TO:

- 1. Discuss with the attorney the client's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.
- 3. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the client's social security number, the client will also bring to the meeting a social security card.) The client must be present in time for check-in and when the case is called for the actual examination.
- 4. Notify the attorney of any change in the client's address or telephone number.
- 5. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 6. Contact the attorney immediately if the client loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 7. Pay for and complete the credit counseling prior to filing and the debtor education courses after the filing and before discharge.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the client regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the client and answer the client's questions.
- 2. Personally review with the client and sign the completed petition and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical staff of the attorney's office, but the attorney will review prior to client's signing.)
- 3. Timely prepare and file the client's petition, plan, statements and schedules.
- 4. Advise the client of the requirement to attend the meeting of creditors and notify the client of the date, time and place of the meeting and that both spouses must appear with proper

ID and social security number verification.

- 5. Provide knowledgeable legal representation for the client at the meeting of creditors (in time for check-in and the actual examination) and, if applicable, for the confirmation hearing.
- 6. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, attorney will personally explain to the client in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the client.
- 7. Timely submit to the trustee properly documented proof of income for the client, including business reports for self-employed clients and a copy of the client's most recent tax return.
- 8. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the client.
- 9. Timely respond to motions for relief from stay.
- 10. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

IMPROPER CONDUCT BY THE ATTORNEY. If the client disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the client may file an objection with the court and request a hearing.

IMPROPER CONDUCT BY THE CLIENT. If the attorney believes that the client is not complying with the client's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

DISCHARGE OF THE ATTORNEY. The client may discharge the attorney at any time.

Total fee to be paid for attorney's	
	ng fees assessed by the Bankruptcy Court.
(Do not sign if this line is blank.)	
Signed: Ellen V. Hoffer	Fin 1
Client	Attorney
Client	

Date

31 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Hoffer, Eileen I.
Signa	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Eileen I. Hoffer Signature of Joint Debtor Telephone Number (if not represented by attorney) January 26, 2015 Date	l declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s) Dennis Hewitt 1124 Lincoln Highway Rochelle, IL 61068-1517	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the
January 26, 2015	bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Pate *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Hoffer, Eileen I.		Chapter 7
	Debtor(s)	•
	EXHIBIT D - INDIVIDUAL DEBTOR'S S	STATEMENT OF COMPLIANCE
	CREDIT COUNSELING	REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after
you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Eileen V.

Date: January 26, 2015

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B6 Declaration (Official Form 6 - Declaration)	(12/07)
IN RE Hoffer, Eileen I.	

Case No.

(If known)

Debtor(s)

DE	CLARATION CONCE	RNING	DEBTOR	R'S SCHEDULES	
DECLAR	ATION UNDER PENALT	Y OF PE	RJURY BY	' INDIVIDUAL DEBTOI	R
I declare under penalty of perjury t true and correct to the best of my k			y and sched	lules, consisting of	19 sheets, and that they are
Date: January 26, 2015	Signature: /s/ Eileen Eileen I. H	I. Hoffer	Elev	I. Holler	
	Eileen I. H	offer			Debtor
Date:					
				[If joint case	(Joint Debtor, if any) e, both spouses must sign.]
DECLARATION AND SIG	GNATURE OF NON-ATTORN	EY BAN	KRUPTCY I	PETITION PREPARER (See	e 11 U.S.C. § 110)
I declare under penalty of perjury the compensation and have provided the d and 342 (b); and, (3) if rules or guide bankruptcy petition preparers, I have g any fee from the debtor, as required by	ebtor with a copy of this docum lines have been promulgated priven the debtor notice of the mar	ent and the	e notices and 11 U.S.C. §	l information required under 110(h) setting a maximum t	11 U.S.C. §§ 110(b), 110(h), fee for services chargeable by
Printed or Typed Name and Title, if any, of	Bankruptcy Petition Preparer		ARREST APPLICATION	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is responsible person, or partner who sig		me, title (if any), addi	ress, and social security nur	nber of the officer, principal,
Address		····			
Signature of Bankruptcy Petition Preparer		The state of the s	differentiament and a second	Date	
Names and Social Security numbers of is not an individual:	all other individuals who prepar	red or assis	sted in prepar	ring this document, unless th	e bankruptcy petition preparcr
If more than one person prepared this	document, attach additional si	gned shee	ts conformin	g to the appropriate Official	l Form for each person.
A bankruptcy petition preparer's failur imprisonment or both. 11 U.S.C. § 11		of title 11	and the Fed	eral Rules of Bankruptcy Pro	ocedure may result in fines or
DECLARATION UND	ER PENALTY OF PERJU	RY ON B	EHALF OI	F CORPORATION OR P	ARTNERSHIP
I, the	(the	e preside:	nt or other o	officer or an authorized ag	gent of the corporation or a
member or an authorized agent of the (corporation or partnership) named schedules, consisting of the knowledge, information, and belief	sheets (total shown on sum				
Date:	Signature:	anon manon an anon manananan			

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. \mathbf{Z}

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 28, 2015	Signature /s/ Eileen I. Hoffer	Eleen	J.	Holler	
	of Debtor			7/	Eileen I. Hoffer
Date:	Signature of Joint Debtor (if any)				
continuation pages attached					

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B8 (Official Form 8) (12/08)

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.			
Hoffer, Eileen I.	Debtor(s)	Chapter 7			
CHAPTED '	7 INDIVIDUAL DEBTOR	'S STATEMENT (NE INTENTION		
	of the estate. (Part A must be fu		CH debt which is secured by property of the		
Property No. 1					
Creditor's Name:	1	Describe Property Se	curing Debt:		
Property will be (check one): Surrendered Retained					
If retaining the property, I intend to (a Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claim		(for exan	nple, avoid lien using 11 U.S.C. § 522(f)).		
Property No. 2 (if necessary)					
Creditor's Name:		Describe Property Securing Debt:			
Property will be (check one): Surrendered Retained If retaining the property, I intend to (a Redeem the property Reaffirm the debt Other. Explain		(for exan	nple, avoid lien using 11 U.S.C. § 522(1).		
Property is (check one): Claimed as exempt Not claim					
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three coh	umns of Part B must be	completed for each unexpired lease. Attach		
Property No. 1					
Lessor's Name:	Describe Leased Pr	operty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased Pr	operty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No		
continuation sheets attached (if an	ry)				
I declare under penalty of perjury the personal property subject to an unextraction Date:		ention as to any prop	erty of my estate securing a debt and/or		

Signature of Debtor

Signature of Joint Debtor

B201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Hoffer, Eileen I.		Chapter 7
Debtor(s)		
CERTIFICATION OF NOTICE UNDER § 342(b) OF THE		` '
Certificate of [Non-Attorney]	Bankruptcy Petition	Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debtor notice, as required by § 342(b) of the Bankruptcy Code.	's petition, hereby certif	y that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
X	((Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	onsible person, or	
Certificate o	f the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the a	-	ed by § 342(b) of the Bankruptcy Code.
Hoffer, Eileen I.	X /s/ Eileen I. Hoffer	1/26/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor (if any)

Date

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Case No. (if known)